

United States Bankruptcy Court
Eastern District of New YorkIn re:
John J Oefelein,, Jr.
DebtorCase No. 17-41500-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 1
Total Noticed: 18

Date Rcvd: Jul 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2017.

db John J Oefelein,, Jr., 232 Armstrong Ave, Staten Island, NY 10308-3147
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 9020731 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
 8991307 Citibank/Exxon Mobile, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
 8991313 National Grid, PO Box 11741, Newark, NJ 07101-4741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 06 2017 18:42:57
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 06 2017 18:41:42
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8991304 EDI: PHINAMERI.COM Jul 06 2017 18:38:00 Americredit/Gm Financial, PO Box 183853, Arlington, TX 76096-3853
 8991306 EDI: CAPITALONE.COM Jul 06 2017 18:38:00 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
 8991305 EDI: CAPITALONE.COM Jul 06 2017 18:38:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 8991308 E-mail/Text: bknotice@erccollections.com Jul 06 2017 18:41:48 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 8991309 EDI: CITICORP.COM Jul 06 2017 18:38:00 Exxmblciti, PO Box 6497, Sioux Falls, SD 57117-6497
 8991310 EDI: PHINAMERI.COM Jul 06 2017 18:38:00 Gm Financial, PO Box 181145, Arlington, TX 76096-1145
 8991311 EDI: IIC9.COM Jul 06 2017 18:38:00 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
 8991312 +E-mail/Text: bankruptcy@matcotools.com Jul 06 2017 18:43:15 Matco Tools, 4403 Allen Rd, Stow, OH 44224-1096
 8991314 EDI: RMSC.COM Jul 06 2017 18:38:00 Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
 8991315 EDI: RMSC.COM Jul 06 2017 18:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

Alan Nisselson anisselso@windelsmarx.com,
 theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
 Kevin B Zazzera on behalf of Debtor John J Oefelein,, Jr. kzazz007@yahoo.com
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>John J Oefelein, Jr.</u>	Social Security number or ITIN <u>xxx-xx-9174</u>
	First Name <u>John</u> Middle Name <u>J</u> Last Name <u>Oefelein</u>	
Debtor 2 (Spouse, if filing)	<u></u>	EIN <u>-----</u>
	First Name <u></u> Middle Name <u></u> Last Name <u></u>	Social Security number or ITIN <u>-----</u>
		EIN <u>-----</u>
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800		
Case number:	<u>1-17-41500-ess</u>	Chapter: <u>7</u>

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

John J Oefelein, Jr.

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 6, 2017

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.